

547

2011-2012 Regular Sessions

I N A S S E M B L Y

(PREFILED)

January 5, 2011

Introduced by M. of A. DINOWITZ, PEOPLES-STOKES, MORELLE -- read once
and referred to the Committee on Insurance

AN ACT to amend the insurance law, in relation to entitlement to first
party benefits

THE PEOPLE OF THE STATE OF NEW YORK, REPRESENTED IN SENATE AND ASSEMBLY,
DO ENACT AS FOLLOWS:

1 Section 1. Paragraph 2 of subsection (b) of section 5103 of the insurance law,
2 as amended by chapter 303 of the laws of 2010, is amended to
3 read as follows:

4 (2) (I) Is injured as a result of operating a motor vehicle while in
5 an intoxicated condition or while his ability to operate such vehicle is
6 impaired by the use of a drug within the meaning of section eleven
7 hundred ninety-two of the vehicle and traffic law; provided, however,
8 that an insurer shall not exclude:

9 (A) such person from coverage with respect to necessary emergency
10 health services rendered in a general hospital, as defined in subdivision
11 ten of section two thousand eight hundred one of the public health
12 law, including ambulance services attendant thereto and related medical
13 screening; OR

14 (B) FROM THE COVERAGE REQUIRED BY SUBSECTION (A) OF THIS SECTION BASIC
15 ECONOMIC LOSS AS DEFINED IN PARAGRAPH ONE OF SUBSECTION (A) OF SECTION
16 FIVE THOUSAND ONE HUNDRED TWO OF THIS ARTICLE.

17 (II) Notwithstanding any other law, where the covered person is found
18 to have violated section eleven hundred ninety-two of the vehicle and
19 traffic law, the insurer has a cause of action for the amount of first
20 party benefits paid or payable on behalf of such covered person against
21 such covered person.

22 S 2. This act shall take effect on the one hundred eightieth day after
23 it shall have become a law, and shall apply to all policies issued,
24 renewed, modified or altered on or after such effective date; provided
25 that if chapter 303 of the laws of 2010 shall not have taken effect by
26 such effective date, then this act shall take effect on the same date
27 and in the same manner as such chapter takes effect.

EXPLANATION--Matter in *ITALICS* (underscored) is new; matter in brackets
[] is old law to be omitted.

LBD04457-01-1